

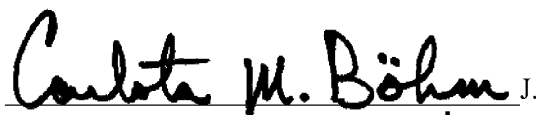
Certificate of Notice Page 1 of 3
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Bankruptcy No. 22-21553 CMB
James A. Reed	:	Chapter 13
Patricia A. Reed	:	Related to Docket No. 27 , 34
Debtors	:	
	:	
James A. Reed	:	
Patricia A. Reed	:	
Movants	:	
	:	
v.	:	
West Coast Servicing, Inc.	:	
Respondent	:	ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 3rd day of January, 2023, it is hereby ***ORDERED, ADJUDGED***
and DECREED that this Court approves the Permanent Loan Modification between the Debtor, James
A. & Patricia A. Reed and the mortgage company, West Coast Servicing, Inc., the terms of which are as
follows:

- a) Total Payoff amount \$147,704.19
- b) New Unpaid Principal Balance \$60,000.00
- c) The interest rate is now 7.0%.
- d) The principal and interest payment is \$399.18 per month
- e) Maturity date is November 15, 2052
- f) The effective date is October 28, 2022
- g) First monthly payment due under the agreement is December 1, 2022
- h) A balloon payment of \$87,704.19 is due at the maturity date.


dmr

FILED
1/3/23 4:15 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
James A Reed
Patricia A Reed
Debtors

Case No. 22-21553-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 03, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James A Reed, Patricia A Reed, 410 Moween Rd., Saltsburg, PA 15681-1483

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor James A Reed julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Patricia A Reed julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

District/off: 0315-2

User: auto

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Date Rcvd: Jan 03, 2023

Form ID: pdf900

Total Noticed: 1

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sarah Kathleen McCaffery

on behalf of Creditor West Coast Servicing Inc. ckohn@hoflawgroup.com

TOTAL: 7